

ABSTRACT OF THE DISCLOSURE

Commercial transaction information and user identity information are input from a commercial transaction contents input part and a user identity information reading part, and sent to a payment server, and
5 commercial transaction information is generated by a commercial transaction information generating part. A user confirms contents of a commercial transaction presented through a commercial transaction information presenting part, and inputs a signature through a hand-written signature
10 input part. Electronic signature data and commercial transaction information are sent to an electronic signature management server, and the input electronic signature data is compared with an authentic signature by a signature comparing part. Thereafter, abstract information of the electronic signature data and commercial transaction identity information for specifying
15 the contents of a commercial transaction are embedded in the electronic signature data as electronic watermark information to generate electronic signature data with an electronic watermark.